

Information to identify the case:

Debtor 1	<u>James B. Gallagher</u>	Social Security number or ITIN	xxx-xx-1572
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-23735-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James B. Gallagher

10/18/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James B. Gallagher
 Debtor

Case No. 11-23735-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db +James B. Gallagher, 2008 Meadow Ridge Drive, Washington, PA 15301-8970
 13093041 Grenan & Birsic, P.C., One Gateway Center, Ninth Floor, Pittsburgh, PA 15222
 14054161 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 13097937 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13465083 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13093042 +PNC Bank Record Services, 500 First Avenue, p7-PFSC-02-F, Pittsburgh, PA 15219-3128
 13097416 PNC Bank, N.A., successor to National City Bank, Weltman, Weinberg & Reis, Co. L.P.A.,
 1400 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
 13651837 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 13093045 +PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342-5433
 14165852 +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
 13093046 +S&T Bank, 800 Philadelphia Street, Indiana, PA 15701-3908
 13199014 +S&T Bank, 456 Main Street, P O Box D, Brockway, PA 15824-0504
 13093049 +Weltman Weinberg & Reis Co., L.P.A., 1400 Koppers Bldg, 436 Seventh Avenue,
 Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2016 02:03:05 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13093037 +EDI: BANKAMER2.COM Oct 19 2016 01:48:00 Bank of America, 100 North Tyron Street,
 Charlotte, NC 28255-0001
 13178918 +EDI: BANKAMER.COM Oct 19 2016 01:49:00 Bank of America, N.A. s/b/m/t BAC Home Loans Servi,
 7105 Corporate Drive, PTX-B-209, Plano, Texas 75024-4100
 13161070 +EDI: OPHSUBSID.COM Oct 19 2016 01:49:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13093038 EDI: CAPITALONE.COM Oct 19 2016 01:49:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 13093039 +EDI: CITICORP.COM Oct 19 2016 01:49:00 Citi Card, PO Box 6077,
 Sioux Falls, SD 57117-6077
 13127237 EDI: FORD.COM Oct 19 2016 01:48:00 Ford Motor Credit Company LLC, P O Box 6275,
 Dearborn, MI 48121
 13093040 EDI: FORD.COM Oct 19 2016 01:48:00 Ford Motor Credit, PO Box 220564,
 Pittsburgh, PA 15257-2564
 13179528 EDI: ECAST.COM Oct 19 2016 01:48:00 eCAST Settlement Corporation, assignee,
 of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
 cr PNC Bank, National Association
 cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
 Dallas, TX 75261-9741)
 13093043* +PNC Bank Record Services, 500 First Avenue, p7-PFSC-02-F, Pittsburgh, PA 15219-3128
 13093044* +PNC Bank Record Services, 500 First Avenue, p7-PFSC-02-F, Pittsburgh, PA 15219-3128
 13093047* +S&T Bank, 800 Philadelphia Street, Indiana, PA 15701-3908
 13093048* +S&T Bank, 800 Philadelphia Street, Indiana, PA 15701-3908

TOTALS: 2, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

Date Rcvd: Oct 18, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Nationstar Mortgage, LLC. ecfmail@mwc-law.com
Christopher M. Frye on behalf of Debtor James B. Gallagher chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com; todd@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; cgo-ga@steidl-steinberg.com
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor PNC Bank, National Association kebeck@weltman.com,
jbluemle@weltman.com
Margaret Gairo on behalf of Creditor Bank Of America, N.A. ecfmail@mwc-law.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott A. Dietterick on behalf of Creditor Bank Of America, N.A. sad@jsdc.com,
kab@jsdc.com; cls@jsdc.com; bankruptcynotice@zuckergoldberg.com; klm@jsdc.com
Sherri J. Braunstein on behalf of Creditor PNC Bank, National Association
sbraunstein@udren.com, vbarber@udren.com
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,
cblack@udren.com

TOTAL: 10